

Table II. A. 2. e(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
New England:								
Massachusetts	32.7%	15.9%	92.2%	62.8%	42.5%	13.1%	12.7%	56.1%
New Hampshire	23.1%	20.8%	84.7%	58.7%	35.5%	13.3%	12.6%	68.7%
Connecticut	34.4%	22.0%	87.4%	47.7%	57.0%	14.3%	14.6%	65.4%
Middle Atlantic:								
New York	34.5%	24.0%	86.5%	51.9%	50.1%	17.2%	17.7%	59.8%
New Jersey	33.5%	17.8%	89.2%	35.0%	62.4%	14.3%	13.8%	67.2%
Pennsylvania	30.6%	30.9%	79.2%	37.7%	53.2%	12.3%	12.6%	58.3%
East North Central:								
Ohio	31.8%	24.8%	85.4%	30.9%	65.0%	15.9%	15.7%	68.9%
Indiana	27.6%	25.5%	85.7%	21.1%	74.6%	16.2%	14.7%	65.1%
Illinois	35.0%	19.4%	89.8%	30.8%	75.8%	19.9%	18.7%	69.3%
Michigan	30.6%	32.5%	77.2%	29.3%	59.4%	15.4%	16.6%	71.8%
Wisconsin	25.8%	23.2%	82.4%	33.2%	58.4%	18.2%	16.1%	70.8%
West North Central:								
Minnesota	23.0%	27.4%	81.4%	28.5%	58.8%	14.2%	11.5%	66.6%
Iowa	22.9%	33.1%	75.3%	17.3%	64.1%	22.6%	19.1%	59.4%
Missouri	28.8%	12.9%	91.4%	30.8%	74.6%	20.0%	19.2%	67.8%
Nebraska	18.1%	26.0%	78.9%	11.9%	71.6%	14.7%	12.5%	63.5%
Kansas	22.1%	27.7%	78.1%	23.2%	61.1%	14.5%	13.2%	59.1%
South Atlantic:								
Delaware	27.0%	24.9%	84.3%	45.0%	51.0%	18.1%	20.2%	65.3%
Maryland	35.7%	24.6%	87.4%	42.0%	63.2%	17.7%	18.0%	68.9%
Virginia	33.4%	30.2%	80.5%	38.8%	55.2%	16.7%	16.6%	66.6%
West Virginia	28.0%	45.7%	64.6%	23.1%	51.6%	17.3%	17.3%	66.7%
North Carolina	26.7%	30.1%	83.5%	31.2%	57.9%	16.7%	15.1%	74.6%
South Carolina	25.8%	17.5%	91.3%	22.0%	78.6%	20.7%	19.1%	70.6%
Georgia	36.3%	21.7%	88.6%	31.4%	69.8%	14.1%	12.2%	62.5%
Florida	39.7%	17.7%	91.4%	44.2%	64.9%	16.1%	16.3%	71.5%
East South Central:								
Kentucky	23.4%	20.5%	83.9%	28.5%	64.1%	16.4%	13.4%	71.6%
Tennessee	31.6%	17.1%	94.5%	31.1%	75.2%	20.4%	17.2%	71.4%
Alabama	19.8%	25.7%	82.9%	19.0%	69.1%	14.1%	10.3%	67.7%
West South Central:								
Arkansas	29.7%	28.9%	85.1%	20.5%	67.8%	16.9%	15.9%	76.8%
Louisiana	26.3%	21.3%	89.7%	28.8%	72.8%	16.6%	14.8%	69.1%
Oklahoma	29.3%	21.4%	87.6%	28.7%	71.7%	19.7%	17.0%	68.0%
Texas	33.7%	18.5%	90.8%	31.1%	74.3%	17.6%	15.3%	74.3%
Mountain:								
Idaho	22.0%	50.5%	57.6%	16.5%	46.1%	15.1%	13.8%	66.8%
Wyoming	21.0%	61.7%	45.5%	12.1%	38.9%	14.3%	13.4%	64.3%
Colorado	24.0%	12.3%	91.9%	48.1%	54.1%	11.5%	10.1%	71.7%
New Mexico	28.5%	30.8%	84.3%	47.4%	49.8%	18.6%	16.4%	71.6%
Arizona	36.0%	24.8%	88.1%	48.6%	58.2%	17.8%	16.5%	77.0%
Utah	37.2%	21.2%	87.9%	40.6%	62.5%	15.7%	16.2%	69.5%
Pacific:								
Washington	30.6%	24.3%	86.9%	32.4%	66.3%	13.6%	13.4%	71.7%
Oregon	32.3%	16.8%	89.4%	56.5%	48.7%	17.4%	16.1%	71.5%
California	44.3%	14.7%	93.5%	60.5%	54.3%	15.8%	15.1%	72.8%
States not shown separately	26.3%	32.6%	75.0%	33.6%	50.4%	14.6%	15.1%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.e(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
New England:								
Massachusetts	2.89%	0.92%	1.06%	1.95%	1.95%	0.73%	0.92%	1.59%
New Hampshire	3.25%	2.08%	1.83%	3.60%	3.33%	2.51%	1.98%	3.12%
Connecticut	2.78%	2.41%	2.16%	3.25%	2.50%	1.61%	1.07%	2.81%
Middle Atlantic:								
New York	2.50%	1.92%	1.24%	2.11%	1.96%	2.01%	2.17%	2.68%
New Jersey	3.36%	1.41%	1.75%	2.67%	3.13%	2.61%	2.79%	2.54%
Pennsylvania	1.75%	1.74%	1.74%	2.80%	2.06%	2.09%	2.19%	2.46%
East North Central:								
Ohio	2.54%	1.39%	1.70%	2.67%	2.74%	1.81%	1.74%	2.50%
Indiana	3.12%	1.41%	1.82%	2.49%	3.00%	2.06%	1.76%	3.02%
Illinois	3.65%	3.40%	2.82%	3.53%	2.81%	2.57%	2.63%	2.55%
Michigan	1.97%	2.70%	2.06%	2.62%	2.56%	2.29%	2.70%	2.18%
Wisconsin	2.19%	2.78%	2.89%	2.46%	2.82%	2.07%	1.80%	2.70%
West North Central:								
Minnesota	2.82%	2.72%	2.19%	2.97%	2.92%	2.32%	1.89%	2.32%
Iowa	3.10%	2.65%	1.97%	2.90%	2.50%	2.90%	3.35%	3.56%
Missouri	1.56%	2.53%	1.92%	2.87%	2.72%	2.24%	2.01%	2.81%
Nebraska	2.67%	3.26%	2.79%	2.11%	2.85%	2.68%	3.04%	2.98%
Kansas	2.51%	2.36%	2.72%	2.40%	2.76%	2.31%	1.73%	3.42%
South Atlantic:								
Delaware	1.79%	2.36%	2.04%	3.68%	3.32%	2.52%	2.98%	2.57%
Maryland	2.99%	3.20%	2.95%	3.12%	4.38%	3.00%	3.25%	2.74%
Virginia	4.29%	2.49%	2.53%	2.45%	3.73%	2.07%	2.27%	3.64%
West Virginia	3.20%	3.08%	2.28%	3.05%	2.09%	2.08%	2.32%	3.32%
North Carolina	1.53%	3.02%	2.68%	3.76%	4.08%	2.80%	2.21%	2.75%
South Carolina	2.26%	2.56%	1.51%	2.45%	2.28%	3.17%	3.22%	3.98%
Georgia	2.16%	3.55%	2.04%	2.64%	2.98%	1.35%	1.51%	3.99%
Florida	3.64%	2.02%	1.54%	2.84%	2.64%	2.45%	2.77%	2.15%
East South Central:								
Kentucky	1.77%	2.98%	2.66%	5.47%	3.26%	3.06%	3.21%	2.79%
Tennessee	4.86%	2.93%	1.03%	3.11%	1.76%	2.84%	2.49%	3.66%
Alabama	2.81%	2.40%	2.44%	2.61%	2.20%	1.71%	2.29%	2.72%
West South Central:								
Arkansas	4.74%	4.96%	3.09%	2.79%	2.66%	3.12%	3.35%	2.47%
Louisiana	3.51%	2.93%	1.64%	3.18%	2.33%	3.20%	2.69%	3.67%
Oklahoma	3.06%	3.16%	2.93%	2.00%	1.89%	3.61%	2.59%	3.47%
Texas	1.43%	2.00%	1.56%	1.97%	1.80%	1.44%	1.19%	1.96%
Mountain:								
Idaho	3.14%	4.63%	4.12%	2.73%	3.21%	2.74%	2.44%	4.21%
Wyoming	2.82%	3.13%	2.71%	2.34%	2.42%	2.94%	3.11%	3.78%
Colorado	2.50%	2.31%	2.55%	3.25%	3.93%	2.96%	3.09%	2.42%
New Mexico	2.31%	4.18%	3.10%	3.40%	3.42%	3.01%	3.24%	3.90%
Arizona	2.26%	3.50%	2.57%	2.16%	2.27%	2.22%	2.17%	2.36%
Utah	4.31%	1.88%	1.38%	3.67%	3.94%	3.28%	3.04%	4.06%
Pacific:								
Washington	1.84%	2.63%	2.15%	1.89%	2.60%	1.99%	1.93%	1.74%
Oregon	3.03%	3.42%	2.50%	1.97%	3.47%	1.87%	1.97%	2.45%
California	2.35%	1.99%	1.31%	1.87%	1.32%	1.18%	1.12%	1.94%
States not shown separately	2.60%	3.32%	1.59%	2.28%	1.59%	2.28%	2.50%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.